

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:)	Case No: 14-52573-pmb
)	
Kevin Christopher D'Aloisio and)	
Cheryl Beth D'Aloisio,)	Chapter 13
)	
)	
Debtors)	

**NOTICE OF HEARING ON MOTION TO RETAIN
INCOME TAX REFUND**

PLEASE TAKE NOTICE that the Debtor in the above- referenced matter filed a “Motion” seeking to Retain Income Tax Refund.

PLEASE TAKE FURTHER NOTICE that the Court will hold a hearing on the matter in **Courtroom 1202**, U.S. Courthouse, 75 Ted Turner Dr. SW, Atlanta, GA 30303 at **10:00 a.m. on July 6, 2017**.

Your rights may be affected by the court’s ruling on these pleadings. You should read these pleadings carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.) If you do not want the court to grant the relief sought in these pleadings or if you want the court to consider your views, then you and/or your attorney must attend the hearing. You may also file a written response to the pleading with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate stating when, how and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk at least two business days before the hearing. The address of the Clerk’s Office is Clerk, U.S. Bankruptcy Court, 75 Ted Turner Dr., SW, Room 1340, Atlanta, GA 30303. You must also mail a copy of your response to the undersigned at the address stated below.

Respectfully submitted,

_____/s/_____
Dan Saeger
Attorney for the Debtor
GA Bar No.: 680628

RICKMAN & ASSOCIATES, PC
1755 North Brown Road, Suite 200
Lawrenceville, GA 30043
(P) 678-500-9546
bk@thegeorgialawfirm.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:)	Case No: 14-52573-pmb
)	
Kevin Christopher D'Aloisio and Cheryl Beth D'Aloisio,)	Chapter 13
)	
Debtors)	

MOTION TO RETAIN INCOME TAX REFUND

COME NOW, Kevin Christopher D'Aloisio and Cheryl Beth D'Aloisio, Debtors in the above-styled case, by and through the undersigned counsel, and files this "Motion to Retain Income Tax Refund," showing this Honorable Court the following:

1.

Debtors filed a petition constituting an Order For Relief under Title 11 U.S.C. Chapter 13 on February 5, 2014.

2.

Debtors' Chapter 13 Plan was confirmed on July 3, 2014.

3.

Debtors have completed their 2016 Federal Income Tax Return and per the Return, they will receive a refund of \$2,863.00. Per the confirmed Chapter 13 Plan, Debtors must send any federal tax refunds to the Chapter 13 Trustee for the calendar years 2014, 2015, 2016, 2017, and 2018.

4.

Debtors incurred auto repair debts and miscellaneous medical bills (see Exhibit A).

Debtors would like to retain the full \$2,863.00 of said refund in order for them to cover these expenses.

WHEREFORE, Debtors pray;

- 1) That this “Motion to Retain Income Tax Refund” be filed, read and considered;
- 2) That the Debtors be allowed to Retain \$2,863 from said Federal Income Tax Refund; and
- 3) That this Honorable Court grant such other and further relief as it may deem just and proper.

This 8th of June 2017.

Respectfully submitted,
Rickman & Associates, P.C.

/s/

Dan Saeger
Attorney for the Debtor
GA Bar No.: 680628

RICKMAN & ASSOCIATES, PC
1755 North Brown Road, Suite 200
Lawrenceville, GA 30043
(P) 678-500-9546
(F) 678-391-4422
bk@thegeorgialawfirm.com

Exhibit A

CHILDREN'S P.O. Box 116210 ATLANTA, GA-30368-6210 Ph: (404) 785-5489		Guarantor Name & Address DALOISIO, CHERYL 1178 MITFORD LN Dacula, GA 30019	
Account ID 5001187408		Service Date From: 11/14/2014 Service Date To: 11/14/2014	
Visit ID 800072361		Ambulatory Surgery	
Detailed Bill For		Patient Name: DALOISIO, OWEN BENJAMIN	
Account Class:		Attending Physician:	
Charges		Description	
Service Date	Cost Rev. Code	Qty.	Amount
Professional Charges	00126	5	535.00
11/14/14	99100	1	108.00
11/14/14			643.00
Total professional charges:			
Payments			
Post Date	Recd. From	Amount	
Professional Payments	BLUE CROSS	-242.93	
12/08/14	Account/Patient	-60.73	
01/05/17		303.66	
Total professional payments:			
Adjustments			
Post Date	Adj. For	Amount	
Professional Adjustments	BLUE CROSS	-281.95	
12/08/14	BLUE CROSS	-57.39	
12/08/14	Account/Patient	0.00	
02/04/15		-339.34	
Total professional adjustments:			
Total balance:			
0.00			

SAMUEL S. KWON, DMD, PC

3590 Braselton Highway
Suite 201

Dacula, GA 30019-1120

(678)714-7575 (678)714-7575

April 20, 2017

Kevin D'Aloisio
1178 Mitford Ln.
Dacula, GA 30019-1028

ID: 28871

Account Aging	
Current:	\$103.00
30 Days:	\$0.00
60 Days:	\$0.00
90 Days:	(\$4.50)
Contract:	\$0.00
Balance Due:	\$98.50
Estimated Insurance:	\$48.50
Balance Due Now:	\$50.00

Date	Patient	Provider	Transaction	Ith	Surface	Fee
04/20/2017	Lily		Acct Pmt - Visa VISA XXXXXXXXXXXX4122 for (\$75.00)			
	Lily	Erin - HM McMahon	D1351 - SEALANT-PER TOOTH (Standard Fee \$50.00) (Adjust \$16.00) (Fee \$34.00)	3		\$34.00
	Lily	Erin - HM McMahon	D1351 - SEALANT-PER TOOTH (Standard Fee \$50.00) (Adjust \$16.00) (Fee \$34.00) (Est Insurance \$18.00)	14		\$34.00
	Lily	Erin - HM McMahon	D1351 - SEALANT-PER TOOTH (Standard Fee \$50.00) (Adjust \$16.00) (Fee \$34.00) (Est Insurance \$13.50)	19		\$34.00
	Lily	Erin - HM McMahon	D1351 - SEALANT-PER TOOTH (Standard Fee \$50.00) (Adjust \$16.00) (Fee \$34.00) (Est Insurance \$17.00)	30		\$34.00
	Lily	PHILLIP M. STRICKLAND, DMD	D9230 - ANALGESIA 1 (Standard Fee \$65.00) (Adjust \$23.00) (Fee \$42.00)			\$42.00

SubTotal: \$178.00


Tax: \$0.00

Today's Charges: \$178.00



Today's Payment: \$75.00

STATEMENT OF SERVICES RENDERED					
Herr Dental Associates DBA: Auburn Dental Center 1310 Atlanta Hwy Auburn, GA 30011 (770)339-4690				CHART NO. DA0049	PAGE NO. 1
GUARANTOR NAME AND MAILING ADDRESS Kevin D'Alaisio 1176 Mitford Ln Dacula, GA 30019				BILLING DATE 04/26/2017	
PATIENT	TOOTH	SURF	DESCRIPTION	CHARGE	CREDIT
Ceryl			D0120: Periodic oral evaluation	28.00	
Ceryl			D0220: Intraoral-periapical 1st	15.00	
Ceryl			D1110: Prophylaxis-adult	59.00	
Ceryl	4		D1351: Sealant-per tooth	27.00	
Ceryl	12		D1351: Sealant-per tooth	27.00	
Ceryl	15		D1351: Sealant-per tooth	27.00	
Ceryl	18	MO	D2392: Resin composite-2s, poste	121.00	
Ceryl	30	OD	D2392: Resin composite-2s, poste	121.00	
Ceryl			VISA/MC Payment -Thank You		-150.00
PRIOR BALANCE				0.00	
CURRENT CREDITS				-150.00	
CURRENT CHARGES				425.00	
NEW BALANCE				275.00	
PATIENT	DATE	TIME	REASON		
Ceryl	Wednesday - November 1, 2017	3:30 pm	PeriodicX, PAadd, PA1st, 4BWX, ProphyAd		
Thank You for choosing us for your dental care needs. We look forward to serving you and your families needs in the future.					
Copyright © 1987-2012 Henry Schein, Inc. DUMK 1					

[illegible]



Rick Hendrick Chevrolet
3277 Satellite Boulevard
Duluth, GA 30096
Phone (678) 957-5400
www.hendrickatlanta.com

MON - FRI 7:00 - 6:00
SAT 8:00 - 5:00

CELL: 954-579-31

CUSTOMER NO 102388		ADVISOR JADE PLATT		TAG NO 356569		TRADE DATE 04/04/17		STOCK NO CTCS796994	
CHERYL B DALOISIO 1178 MITFORD LN Dacula, GA 30019-7428		LABOR RATE 140,514		LICENSE NO GRAY/		COLOR GRAY		STOCK NO 60,319	
SPINDOGG1@AOL.COM		YEAR MAKE MODEL 06/CHEVROLET TRUCK/TRAILBLAZER/LT 2W		DELIVERY DATE 09/13/11		MILEAGE 60,319		PRODUCTION DATE	
RESIDENCE PHONE 954-579-3172		BUSINESS PHONE 770-307-2974		VEHICLE ID NO 1 G N D S 1 3 5 4 6 2 1 1 3 1 6 2		Selling Dealer No		A/S DATE 04/03/17	
COMMENTS		MO: 1405							

LABOR & PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	PRICE
J# 1 30CVZ AUTO TRANS REPLACING TRANSMISSION MOUNT REPLACED TRANS MOUNT					
PARTS	1	89040448	MOUNT 4.081 Y	127.36	127.36
				JOB # 1 TOTAL PARTS	127.36
				JOB # 1 TOTAL LABOR & PARTS	316.06
J# 2 38CVZ DRIVEABILITY C/S: INTAKE MANIFOLD REPLACED P0171 & P0101 MAF SENSOR SHORTED TESTED & REPLACED MAF SENSOR. RESET FUEL TRIMS & ROAD TESTED: OK AT THIS TIME.					
PARTS	1	15865791	SENSOR 3.682 Y	130.14	130.14
				JOB # 2 TOTAL PARTS	130.14
				JOB # 2 TOTAL LABOR & PARTS	332.64
J# 3 40CVZ ENG MECHANICAL WORK REPLACE TWO MOTOR MOUNTS REPLACED BOTH ENG MOUNTS					
PARTS	2	15062381	MOUNT 0.027 Y	129.46	258.92
				JOB # 3 TOTAL PARTS	258.92
				JOB # 3 TOTAL LABOR & PARTS	636.92
J# 4 03CVZDEXD51 DEXD51 LOF CUST REQUESTS DEXD51 OIL AND FILTER CHANGE OEM Engine Oil & Filter Change (Engine Ops Only) 4.2L 02/09					
PARTS					15.50
				JOB # 4 TOTAL PARTS	0.00
				JOB # 4 TOTAL LABOR & PARTS	15.50
J# 5 03CVZ** QM MULTI-POINT INSP PERFORM MULTI-POINT VEHICLE INSPECTION					
PARTS					0.00
				JOB # 5 TOTAL PARTS	0.00
				JOB # 5 TOTAL LABOR & PARTS	0.00

SERVICE CHARGE The Service Charge covers delays some of Dealer's service department overhead costs, including, but not limited to, shop supply employee safety measures and training, and was deposited and handling, many of which do not relate to the vehicle's condition or operation. Not all of the costs covered by the Service Charge. Service Charge may include Dealer profit. The Service Charge is not a government required fee.

As part of our effort to provide the high possible level of service to our customers, we would like your authorization for this Dealership contact you in order to ensure you happy with your purchase, keep informed of new product offerings, promotions, remind you of necessary vehicle maintenance or service, and any other reason we feel is necessary. **UNLESS YOU CHECK BOX BELOW**, by signing this form, give this Dealership **PERMISSION** contact you (either personally, via messages or with prerecorded telemarketing messages) at telephone numbers (which may include wireless phone numbers), fax and/or e-mail address listed. **AUTHORIZATION** allows us to serve you in compliance with federal state regulations and in no way condition to receiving goods or services.

☐ Please do not contact me as per above.

Customer agrees that this Agreement includes all of the terms and conditions on the front and back side of this Agreement and that this Agreement supersedes any prior agreements, including oral agreements, and the date below comprises the agreement between Customer and Dealer relating to these repairs or other matters referred to on the front or back side of this document.

Customer Signature _____

PAGE 1 OF 3

CUSTOMER COPY

[CONTINUED ON NEXT PAGE] 02:49pm

Rick Hendrick Chevrolet
3277 Satellite Boulevard
Duluth, GA 30096
Phone (678) 957-5400
www.hendrickatlanta.com

CHEVROLET **GM**
MON. - FRI. 7:00 - 6:00
SAT. 8:00 - 5:00
CELL: 954-579-3172

CUSTOMER NO 102388
ADVISOR JADE PLATT
TRK NO 356569
TRK NO 297
DATE 04/04/17
SERVICE NO CYCS796994

CHERYL B DALOISIO
1178 MITFORD LN
DACULA, GA 30019-7428

LABOR RATE
LICENSE NO
WEIGHT 140,514
COLOR GRAY/
DELIVERY DATE 09/13/11
DELIVERY MILES 60,319

VEHICLE NO 1 G N D S 1 3 5 4 6 2 1 1 3 1 6 2
VEHICLE TYPE 06/CHEVROLET TRUCK/TRAILBLAZER/LT 2w
DELIVERY DATE 04/03/17

SPINDOGG1@AOL.COM
REPAIR PHONE 954-579-3172
REPAIR PHONE 770-307-2974
COMMENTS
MO: 140518

TOTALS

* CASH [] CHECK# [] CHARGE [] *
* CREDIT CARD [] AMEX [] *

TOTAL LABOR.... 969.24
TOTAL PARTS.... 667.06
TOTAL SUBLET.... 0.00
TOTAL G.O.G.... 24.45
TOTAL MISC CHG.... 33.28
TOTAL MISC DISC.... 0.00
TOTAL TAX.... 44.69

TOTAL INVOICE \$ 1758.74

SERVICE CHARGE The Service Charge covers or delays some of Dealer's service department overhead costs, including, but not limited to, shop supplies, employee safety measures and training, and waste disposal and handling, many of which do not lend themselves to precise itemization or allocation. Nor all repair or service transactions will cause Dealer to incur all of the costs covered by the Service Charge. The Service Charge may include Dealer profit. The Service Charge is not a government required fee.

As part of our effort to provide the highest possible level of service to our customers, we would like your authorization for this Dealership to contact you in order to ensure you are happy with your purchase, keep you informed of new product offerings and promotions, remind you of necessary vehicle maintenance or service, and for any other reason we feel is necessary or appropriate. **UNLESS YOU CHECK THE BOX BELOW, by signing this form, you give this Dealership PERMISSION to contact you (either personally, via text messages or with prerecorded telemarketing messages) at the telephone numbers (which may include wireless phone numbers), fax number and/or e-mail address listed. This AUTHORIZATION allows us to better serve you in compliance with federal and state regulations and in no way is a condition to receiving goods or services.**

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CUSTOMER SIGNATURE

Customer Signature

PAGE 3 OF 3
CUSTOMER COPY
END OF INVOICE 02:48pm

Rick Hendrick Chevrolet
3277 Satellite Blvd
Duluth, GA 30096
678-957-5400

04/04/17 04:38 PM
MID: 313285862881
TLI: 00000039
App: VISA DEBIT
Card Account: XXXXXXXXXXXXX6696
Card Exp: XX/XX
Customer : 102388
TranIdent: 786894
Station: SVC_WILSON
Name: DALOISIO/KEVIN C
Entry: Chip
Transaction Type: SALE
Tran Serial #: 148873657
(Debit as Credit)
Auth Code: 143589
Amount \$1758.74

Mode: Issuer
AID: A00000000031010
TVR: 8080008000
IAD: 06010A03600000

I agree to pay the indicated amount and
to be bound by the terms of the card
member agreement

J# 2 38CVZ

DRIVEABILITY
C/S: INTAKE MANIFOLD REPLACED
P0171 & P0101 MAF SENSOR SHORTED
TESTED & REPLACED MAF SENSOR; RESET FUEL TRIMS & ROA
TESTED; OK AT THIS TIME

Rick Hendrick
3277 Satellite Blvd
Duluth, GA 30096
Phone (678) 957-5400
www.hendrickchevrolet.com

VISOR
ADE PLATT
OR RATE

R / MAKE / MODEL
5/CHEVROLET
ICLE I.D. NO.
G N D S 1



E. NO.
MENTS



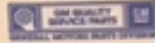
TECH(S):

Y
JOB


JOB # 1 TO

TECH(S):



Rick Hendrick Chevrolet
 3277 Satellite Boulevard
 Duluth, GA 30096
 Phone (678) 957-5400
 www.hendrickatlanta.com

MON. - FRI. 7:00 - 6:00
SAT. 8:00 - 5:00



CELL: 954-579-3172

CUSTOMER NO. 102388	ADVISOR JADE PLATT	SALE NO. 356569	297	SERVICE DATE 04/04/17	SERVICE NO. CTCS796994
CHERYL B DALOISIO 1178 MITFORD LN Dacula, GA 30019-7428 SPINDOGG1@AOL.COM	LABOR RATE	LICENSE NO.	RELEASE	COLOR	STOCK NO.
			140,514	GRAY/	
	YEAR / MAKE / MODEL 06/CHEVROLET TRUCK/TRAILBLAZER/LT 2W			DELIVERY DATE 09/13/11	DELIVERY MILES 60,319
	VEHICLE ID NO. 1 G N D S 1 3 S 4 6 2 1 1 3 1 6 2			SELLING DEALER NO.	PRODUCTION DATE
	TYPE NO.	F.O. NO.		A.O. DATE 04/03/17	
RESERVATION PHONE 954-579-3172	BUSINESS PHONE 770-307-2974		COMMENTS MO: 140518		

LABOR & PARTS

J# 6+04CVZ13 TRANS FLUID EXCHANGE TECH(S):73974 86.41

Added Operation (GPMOLAN @ 04/04/2017 12:50)

CUSTOMER REQUEST TRANSMISSION FLUID EXCHANGE

PREVENTATIVE MAINTENANCE

AUTOMATIC TRANSMISSION FLUID EXCHANGE 06/09

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 6	1	PKVP094	TRANS FLUSH	108.54	108.54
JOB # 6	1	VP094	T/FLUSH	****	****
JOB # 6	12	VV3240	VALVOLIN 8.800	****	****
JOB # 6 TOTAL PARTS					108.54
JOB # 6 TOTAL LABOR & PARTS					194.95

J# 7+04CVZ08 FUEL INDUCTION SVC TECH(S):73974 97.83

Added Operation (GPMOLAN @ 04/04/2017 12:50)

CUSTOMER REQUEST FUEL INDUCTION SVC

PREVENTATIVE MAINTENANCE

INDUCTION SERVICE A11

PARTS	QTY	FP-NUMBER	DESCRIPTION	UNIT PRICE	
JOB # 7	1	VP071	FUEL-AIR	62.12	62.12
JOB # 7 TOTAL PARTS					62.12
JOB # 7 TOTAL LABOR & PARTS					159.95

G.O.G. & SUPPLIES

JOB	QTY	DESCRIPTION	UNIT PRICE	
JOB # 4	1.0	OIL FILTER	6.95	6.95
JOB # 4	1.0	VAL DEXOS MAXLIFE 5W30	17.50	17.50
TOTAL - GOG				24.45

MISC

JOB	CODE	DESCRIPTION	CONTROL NO.	
JOB # 4	SS	SERVICE CHARGE		32.29
JOB # 4	OIL	OIL & FILTER DISPOSAL FEE		0.99
TOTAL - MISC				33.28

SERVICE CHARGE The Service Charge covers or defrays some of Dealer's service department overhead costs, including, but not limited to, shop supplies, employee safety measures and training, and waste disposal and handling, many of which do not lend themselves to precise itemization or allocation. Not all repair or service transactions will cause Dealer to incur all of the costs defrayed by the Service Charge. The Service Charge may include Dealer profit. The Service Charge is not a government required fee.

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Customer Signature

PAGE 2 OF 3

CUSTOMER COPY

[CONTINUED ON NEXT PAGE] 02:49pm

CERTIFICATE OF SERVICE

This is to certify that on this day I served the following parties with a copy of the attached “Motion to Retain Income Tax Refund and Notice of Hearing” by placing true and correct copies of the same in the United States Mail with adequate postage affixed to insure delivery, addressed to:

Chapter 13 Trustee
Adam M. Goodman
260 Peachtree Street N.W.
Suite 200
Atlanta, GA 30303

Kevin and Cheryl D’Aloisio
1178 Mitford Lane
Dacula, GA 30019

And all creditors on attached matrix.

Dated: June 8, 2017

_____/s/
Dan Saeger
GA Bar No.: 680628

RICKMAN & ASSOCIATES, PC
1755 North Brown Road, Suite 200
Lawrenceville, GA 30043
(P) 678-500-9546
(F) 678-391-4422
bk@thegeorgialawfirm.com

Label Matrix for local noticing
113E-1
Case 14-52573-pmb
Northern District of Georgia
Atlanta
Mon Aug 8 17:35:02 EDT 2016

AES/SLM Trust
1200 N 7th St
Harrisburg, PA 17102-1419

ALTAIR OH XIII, LLC
C O WEINSTEIN, PINSON AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

American Express
PO Box 3001
16 General Warren Blvd
Malvern, PA 19355-1245

American Express Centurion Bank
c o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Bank of America
Attn: Bankruptcy Dept
PO Box 5170
Simi Valley, CA 93062-5170

Bank of America, N.A.
P.O. Box 660933
Dallas, TX 75266-0933

Bank of America, N.A.
c/o Shuping, Morse & Ross, L.L.P.
Attn: BK Dept.
6259 Riverdale Road
Riverdale, GA 30274-1614

G. Scott Buff
Buff Law Firm, LLC
Suite D-200
1790 Atkinson Road
Lawrenceville, GA 30043-7991

Capital 1 Bank
Attn: Bankruptcy Dept.
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One, N.A.
c o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

Carrington Mortgage Services LLC
1600 South Douglass Rd.
Anaheim, CA 92806-5948

Cavalry SPV I, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-1340

Chase
PO Box 15298
Wilmington, DE 19850-5298

Curtis Lee Chronister Jr.
Chronister Law Firm
Suite 3B
1805 Herrington Road
Lawrenceville, GA 30043-7987

(p)CHRYSLER FINANCIAL
27777 INKSTER RD
FARMINGTON HILLS MI 48334-5326

(p)CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

Sean M. Corcoran
Brock & Scott, PLLC
Suite 300
5121 Parkway Plaza Blvd.
Charlotte, NC 28217-1965

Credit First NA
PO Box 818011
Cleveland, OH 44181-8011

Credit First/CFNA
Bk13 Credit Operations
PO Box 818011
Cleveland, OH 44181-8011

Cheryl Beth D'Aloisio
1178 Mitford Lane
Dacula, GA 30019-7428

Kevin Christopher D'Aloisio
1178 Mitford Lane
Dacula, GA 30019-7428

DSNB Macys
PO Box 8218
Mason, OH 45040-8218

Department Stores National Bank/Macy's
Bankruptcy Processing
Po Box 8053
Mason, OH 45040-8053

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 43054-3025

Discover Fin Svcs Llc
PO Box 15316
Wilmington, DE 19850-5316

ECMC
PO BOX 16408
St. Paul, MN 55116-0408

Fed Loan Serv
PO Box 69184
Harrisburg, PA 17106-9184

Robert J. Fehse
Evans Petree PC
Suite 200
1000 Ridgeway Loop Road
Memphis, TN 38120-4036

GEICB/ Old Navy
Attention: GEMB
PO Box 103104
Roswell, GA 30076-9104

GEICB/Care Credit
PO Box 981439
El Paso, TX 79998-1439

GEICB/Lowes
Attention: Bankruptcy Dept
PO Box 103104
Roswell, GA 30076-9104

GEMB/Walmart
Attn: Bankruptcy Dept
PO Box 103104
Roswell, GA 30076-9104

Adam M. Goodman
Adam M. Goodman, 13 Trustee
Suite 200
260 Peachtree Street
Atlanta, GA 30303-1236

Kohls/CapOne
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-7096

LVNV Funding LLC its successors and assigns
c/o Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

(p)PENDERGAST AND ASSOCIATES P C
211 PERIMETER CENTER PARKWAY
SUITE 300
ATLANTA GA 30346-1305

Julie D. Mehelic
Shapiro Pendergast & Hasty, LLP
Suite 300
211 Perimeter Center Parkway, NE
Atlanta, GA 30346-1305

Millennia
60 Oak Hill Blvd
Newnan, GA 30265-2314

Navient Solutions, Inc.
P.O. Box 9640
Wilkes-Barre, PA 18773-9640

PHEAA
PO BOX 8147
HARRISBURG, PA 17105-8147

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
Galaxy Portfolios LLC
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

RSHK/CBSD
Attn.: Centralized Bankruptcy
PO Box 20363
Kansas City, MO 64195-0363

Sallie Mae
Attn: Claims Department
PO Box 9500
Wilkes-Barre, PA 18773-9500

Sallie Mae
PO Box 9655
Wilkes Barre, PA 18773-9655

Sams Club / GEMB
Attn: Bankruptcy Dept
PO Box 103104
Roswell, GA 30076-9104

Sears/CBNA
PO Box 6282
Sioux Falls, SD 57117-6282

TD Auto Finance
Robert J. Fehse, Esq.
Evans Petree PC
1000 Ridgeway Loop Rd, Suite 200
Memphis, TN 38120-4036

TD Auto Finance
Trustee Lockbox
PO Box 9001897
Louisville, KY 40290-1897

TD BANK USA, N.A.
C O WEINSTEIN,PINSON AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

TD Bank USA/Target
PO Box 673
Minneapolis, MN 55440-0673

US Department of Education
Claims Filing Unit
PO Box 8973
Madison, WI 53708-8973

Us Dept Of Ed/glelsi
2401 International
Madison, WI 53704-3121

Us Dept Of Ed/glelsi
PO Box 7860
Madison, WI 53707-7860

Wells Fargo Bank, N.A.
PO Box 10438
Des Moines, IA 50306-0438

Wells Fargo Fin Bank
Attn: Bankruptcy Dept
Po Box 10438
Des Moines, IA 50306-0438

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank Of America
PO Box 982235
El Paso, TX 79998

Chrysler Financial
Attn: Bankruptcy Dept
PO Box 551080
Jacksonville, FL 32255

Citi
Attn: Centralized Bankruptcy
PO Box 20363
Kansas City, MO 64195

(d)Citibank
Attn: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

(d)Citibank SD, NA
Attn: Centralized Bankruptcy
PO Box 20363
Kansas City, MO 64195

(d)Citibank Usa
Attn:Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

Anthony Maselli
Shapiro, Pendergast & Hasty, LLP
211 Perimeter Center Parkway, NE
Suite 300
Atlanta, GA 30346

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Bank of America, N.A.

(d)Carrington Mortgage Services, LLC
1600 South Douglass Rd.
Anaheim, CA 92806-5948

(d)ECMC
PO BOX 16408
ST. PAUL, MN, 55116-0408

(d)Quantum3 Group LLC as agent for
Galaxy Portfolios LLC
PO Box 788
Kirkland, WA 98083-0788

(d)Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

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MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

(d)TD Auto Finance, LLC
Robert J Fehse, Esq
Evans Petree PC
1000 Ridgeway Loop Rd., Ste 200
Memphis, TN 38120-4036

End of Label Matrix
Mailable recipients 58
Bypassed recipients 7
Total 65